

# Refund Policy

## Introduction

1. **A Trade International** is entrusted with the stewardship of its client's assets and this is a responsibility that we take very seriously. Our reputation as responsible, considered investment professionals is important to us and we seek to be above reproach when investing for our clients. Our refund policy has been developed to reduce the financial and legal risks of A Trade International and to promote the observation of our anti-money laundering and counter terrorist financing policy.
2. A Trade International seeks to comply with all relevant legislative obligations but aims to set higher standards when it comes to protecting our reputation.
3. This policy has been approved and adopted by the Board of Directors.

## Reservation of our rights

1. We reserve the absolute right to impose withdrawal limits in our systems, at any time.
2. We reserve the absolute right to decline refund requests in the case of detection of any abuses and/or fraudulent activities against our policies and/or rules and/or Terms & Conditions and/or any other rule applicable to us and/or imposed by us as seen on our website [www.atrintl.com/](http://www.atrintl.com/) including any amended versions of it and/or incorporated in our documents.
3. We reserve the absolute right to issue refunds on our absolute discretion when we deem fit and/or on any specific objective reasons and/or if the source of your money or your activity contradicts our "AML" and/or "KYC" policy and/or any of our established rules and/or in cases where we classify your activity as inconsistent with the normal purpose of using our services. Where there is a direct or indirect illegal intention on your part or you commit an act of bad faith, we have the right to act according to this document without prior notice.

## Refund Requests

1. A refund request is only possible when your account has been deposited into but no orders were executed by you and/or you are not trading. No refunds are provided on usual conditions trading or otherwise and/or due to severe losses and/or due to any other reasons.
2. If you wish to request a refund, you shall request our refund application form via email at: support@atrintl.com providing us your full name which shall match the name on the trading account, full address, phone number, together with the transaction tracking number, transaction amount and the reason for your refund request. You bear full responsibility for the adequacy of the information set out in your refund application form.
3. Upon submitting a withdrawal request you may be required to submit any further documentation we deem fit as well as documentation required by applicable “AML” & “KYC” Legislation and/or any other similar rules and regulations applicable.

## Execution and Processing of Withdrawal Requests

1. When a withdrawal or refund is requested and/or executed, we reserve the right (but we are under no circumstances obliged) to remit the funds to the same remitter from, and by the same payment method through which such funds were initially received by us. In that connection, we reserve the right, at our sole and absolute discretion:

- (a) to decline withdrawals via certain specific payment methods;
- (b) to require another payment method as the one indicated in any withdrawal request, in which instance a new withdrawal request may have to be submitted; and/or
- (c) to require that further documentation be submitted, as required by applicable “AML” & “KYC” Legislation and/or any other similar rules and regulations applicable to us, before proceeding with any withdrawal request.

2. If we are unable to remit the funds, or any partial amount thereof, to the same remitter form, and by the same payment method through which such funds were initially received by us, we reserve the right (but are under no circumstances obliged) to transmit the funds via an alternative payment method selected by us, at our sole and absolute discretion, in any currency we deem fit (regardless of the currency in which the initial deposit was made). Under these circumstances, we shall not be responsible for any transfer fees or charges imposed by the receiver and/or for any currency exchange rates resulting from the payment of such amount.

3. Withdrawal requests that are accepted and approved by us in accordance with the terms of this document, in principle, are to be processed by us, as soon as practically possible, within our operating times, following the receipt of the transfer request instructions, without any liability on our part in case of delays and/or obstacles. The amount to be transferred reduces the balance of the relevant account from which such transfer is to be made, when the transfer request process is concluded. We reserve the right:

(a) to decline a withdrawal request if the request is not in accordance with the provisions of the clauses of this document,

(b) to delay the processing of the request if we are not satisfied with the ancillary documentation submitted with the withdrawal request,

(c) to delay the processing of the request in case the payment system stops operating.

## **Exclusion of Liability**

1. We do not, in any event, accept responsibility for any failure to perform your instructions as a result of circumstances which could reasonably be considered to be outside our control or any losses or delays in transmission of messages arising out of the use of any internet service provider or caused by any browser or other software which is not under our control or errors on the website or with the Service caused by incomplete or incorrect information provided to us by you or a third party.

2. You will not be entitled to any interest for the period during which the funds to be remitted are with the bank, or pending remittance or are in the course of remittance, or for any other period.

3. You agree to indemnify and hold us, our subsidiaries, affiliates, officers, directors, employees, agents, independent contractors, advertisers, partners, and co-branders from all loss, damage, claims, actions or demands, including reasonable legal fees, arising out of your use or misuse of any of our website and/or platforms and/or our services, all activities that occur under your password or account e-mail login, your violation of any of our Terms & Conditions and/or regulations and/or procedures and/or rules and/or any other violation of our rights and/or the rights of another person or party.

4. You agree, when we so request, to pay any bank transfer fees incurred when you are withdrawing funds from your account or when funds are refunded by us to your designated bank account. You are solely responsible for the payments details you are providing us with and we do not accept any responsibility for your funds, if the payment details you have provided to us are incorrect or incomplete. It is also understood that we do not accept any responsibility for any funds that are not directly deposited into our bank accounts.

## **General**

1. Headings contained in this document are for reference purposes only and shall not affect the meaning or interpretation of this document.